

**Information to identify the case:**

Debtor 1	<b>Carol W Adams</b>		Social Security number or ITIN xxx-xx-3948
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)			EIN -----
	First Name	Middle Name	Last Name
United States Bankruptcy Court		District of New Jersey	
Case number: <b>18-31251-ABA</b>			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Carol W Adams

2/15/19

**By the court:** Andrew B. Altenburg Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
**United States Bankruptcy Court**  
**District of New Jersey**

In re:  
 Carol W Adams  
 Debtor

Case No. 18-31251-ABA  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 18

Date Rcvd: Feb 15, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 17, 2019.

db	+Carol W Adams, 14 Wilson Avenue, Blackwood, NJ 08012-5305
517834845	+ACURA TURNERSVILLE, 3400 ROUTE 42, Blackwood NJ 08012-1775
517834848	+Craig S Reynolds, 227 North Avenue, Blue Anchor NJ 08037-9549
517834853	PAYPAL CREDIT, PO BOX 71202, Charlotte NC 28272-1202
517834854	ROB SALTZMAN, ESQUIRE, PLUESE BECKER & SALTZMAN LLC, 20000 HORIZON WAY, STE 900, Mount Laurel NJ 08054-4318
517834855	+++SOLOMON CROSS LAW FIRM, 1065 Morse Blvd Ste 101, Winter Park FL 32789-3747
517834856	SPECIALIZED LOAN SERVICING LLC, PO BOX 636005, Littleton CO 80163-6005
517834857	STATE OF NEW JERSEY, DIVISION OF TAXATION, BANKRUPTCY UNIT, PO BOX 245, Trenton NJ 08646-0246

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr	+EDI: QJDMARCHAND.COM Feb 16 2019 05:13:00 Joseph Marchand, 117-119 West Broad St., PO Box 298, Bridgeton, NJ 08302-0228
smg	E-mail/Text: usanj.njbankr@usdoj.gov Feb 16 2019 00:22:45 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Feb 16 2019 00:22:43 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517834846	EDI: CHASE.COM Feb 16 2019 05:13:00 CHASE SLATE, CARD SERVICES, PO BOX 15123, Wilmington DE 19850-5123
517834850	EDI: RMSC.COM Feb 16 2019 05:08:00 HOME DEPOT, PO BOX 630268, Irving TX 75063
517834847	EDI: WFNNB.COM Feb 16 2019 05:08:00 COLDWATER CREEK, PO BOX 659450, San Antonio TX 78265-9450
517834851	EDI: IRS.COM Feb 16 2019 05:08:00 Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia PA 19101-7346
517834852	EDI: CBSKOHLS.COM Feb 16 2019 05:08:00 KOHL'S, PO BOX 2983, MILWAUKEE WI 53201-2983
517834852	E-mail/Text: bncnotices@becket-lee.com Feb 16 2019 00:22:19 KOHL'S, PO BOX 2983, MILWAUKEE WI 53201-2983
517838116	+EDI: RMSC.COM Feb 16 2019 05:08:00 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517834858	EDI: USAA.COM Feb 16 2019 05:08:00 USAA SAVINGS BANK, 10750 McDERMOTT FWY, San Antonio TX 78288-0570

TOTAL: 11

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

517836263	Aaron Abate, No Address Provided
517834849	##+ELDARADO RESORTS, 2700 162ND STREET, STE 300, Lynnwood WA 98087-3200

TOTALS: 1, \* 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '+++' were transmitted to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(e).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 17, 2019

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

District/off: 0312-1

User: admin  
Form ID: 318

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Total Noticed: 18

Date Rcvd: Feb 15, 2019

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 15, 2019 at the address(es) listed below:

Andrew Sklar on behalf of Debtor Carol W Adams andy@sklarlaw.com, dolores@sklarlaw.com  
Denise E. Carlon on behalf of Creditor Deutsche Bank National Trust Company, as Trustee for First Franklin Mortgage Loan Trust 2006-FF11, Mortgage Pass-Through Certificates, Series 2006-FF11 dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com  
Joseph Marchand jdmarchand@comcast.net, jmarchand@comcast.net;jmarchand@ecf.epiqsystems.com  
Kevin Gordon McDonald on behalf of Creditor Deutsche Bank National Trust Company, as Trustee for First Franklin Mortgage Loan Trust 2006-FF11, Mortgage Pass-Through Certificates, Series 2006-FF11 kmcdonald@kmllawgroup.com, bkgroup@kmllawgroup.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5